

ANZ Digital Services Help

Creating a Vietnam Cash Withdrawal Payment in ANZ Transactive — Global

A Cash Withdrawal payment allows you to transfer funds from your Vietnam-domiciled VND account, registered in ANZ Transactive — Global, to an authorised beneficiary for cash withdrawal at a counter of ANZ's partner banks in Vietnam.

The nominated recipient is required to collect the cash from the specified ANZ partner bank in Vietnam.

Select Payments from the left-hand menu, which will take you to the Create Payment screen.

This will present you with a number of payment methods and types depending on your user entitlements. Click the Domestic Payment tile to begin.

Select the funding account by either using the drop-down menu or the search function.

Select the ACH Payment Method.

To future-date the payment, click the Calendar icon and nominate a date.

We will leave the default Value Date as today.

Enter a Payment Name that will appear on payment reports in ANZ Transactive — Global.

Enter a Payment Reference that will appear as part of the narrative on the debit account and beneficiary's statement, and on payment reports.

If required, enter a Debit Advice Description. This will appear on your debit account statement.

If required, select a Payment Currency if different to the debit account currency.

If required, tick the Individual Debits indicator to generate a separate debit entry on your account for each individual beneficiary payment instruction.

Click Add to create a Beneficiary Details record in the grid.

To reduce the risk of fraud, ANZ recommends you always confirm beneficiary details when processing a payment.

Select an existing beneficiary from the Beneficiary Name drop-down list or click Add New Beneficiary to create a new ad-hoc beneficiary, if you are entitled to do so.

The Client Reference field is populated with the Payment Reference. If required, this can be changed for each beneficiary.

Add the amount to pay the beneficiary in the Amount field. You can also add this in the Beneficiary Payment Details pop-up window.



Please inform ANZ when submitting the cash withdrawal instructions if amount exceeds: five (5) billion VND in Ho Chi Minh City and Hanoi, three (3) billion VND in other locations and/or the equivalent of one (1) billion VND in foreign currency.

Click on the Details icon.

If required, select the relevant Purpose Code.

Select who will pay for any transfer Charges: either SHA to share the charges, or OUR to cover fees charged by the correspondent banks used in processing this payment. Other banks may charge an additional fee.

Enter Remittance Information and if required, enter Additional Details. This will appear on the Beneficiary Advice and the Payment Detail Report.

This field needs to include details of the beneficiary who is withdrawing cash and must include specific information in the following format: DVCHIHO <Name of beneficiary> <Identification number / Date of issue / Place of issue> <Phone number>

Partner banks will pay cash to the beneficiary provided that their ID or Passport matches the information in this field.

Please replicate the information correctly and exactly as per the Identification Document. The issuer name should be captured in full and can be in short form.

For example: if the issuer's name is "Cục trưởng Cục cảnh sát Quản lý hành chính về trật tự xã hội", it can be captured in its short form as "Cục trưởng Cục cảnh sát QLHC về TTXH".

If the cash withdrawal is made in a foreign currency (FCY), please enter the credit details with the purpose of the withdrawal transaction at the end of the Remittance Information.

If required, enter Additional Information that will appear on the Beneficiary Advice and Payment Detail Report and is not included in the payment.

If required, enter a Debit Advice Description.

To send a beneficiary advice, ensure Email Beneficiary Advice is ticked and the email address is populated. You can enter multiple email addresses up to 255 characters, separated by a comma.

Pre-populated email addresses are derived from the beneficiary's details in the Beneficiaries list.

If required, upload any supporting documents that are required for your payment. For FCY cash withdrawals, you need to upload a Supporting Document.

Click Save.

Click Review & Submit.

You will be presented with a Review Payment screen to verify your payment.

Review the payment details. If the payment details are not correct, click Previous to return to the previous screen and edit the payment details as required.

Click Submit to send the payment for approval.



A confirmation pop-up will appear with your Payment ID with options to request a Payment Summary Report, or View this Payment.

Click OK to return to the Current Payments screen. The payment will now need to be approved and submitted to the bank for processing.

For more information on creating a Vietnam Cash Withdrawal payment in ANZ Transactive – Global, visit [ANZ Digital Services Help](#).

[Help.online.anz.com](https://help.online.anz.com)

